

2014 SHOP Marketplace Enrollment

There's a quick way to apply for and enroll in coverage through the federally-facilitated SHOP Marketplace. With "direct enrollment," you can contact an agent, broker, or insurance company to get SHOP coverage quickly, while we continue to improve **HealthCare.gov**.

"Direct enrollment" is available in states that are using the federally-facilitated SHOP Marketplace. If your business is in a state that's running its own SHOP Marketplace, follow your state's application and enrollment process. To find the SHOP Marketplace that will serve your business, talk to your agent, broker, or insurance company, visit **HealthCare.gov**, or call the SHOP Employer Call Center at 1-800-706-7893. TTY users should call 711 to access the SHOP Call Center.

How direct enrollment works

To select and enroll in SHOP through direct enrollment:

1. Contact an agent, broker, or insurance company to help you select a qualified health plan, and a dental plan if you choose. The insurance company should offer and conduct direct enrollment in SHOP according to the Centers for Medicare & Medicaid Services' (CMS) standards.

You can also go to **HealthCare.gov** to compare plans in your area, and get premium estimates based on information you enter about the ages of your employees.

2. The insurance company can tell you how much coverage will cost and enroll your employees into the plan.

You don't have to apply for SHOP eligibility before enrolling in a plan. You only need to fill out an application if you plan to claim the Small Business Health Care Tax Credit. If you're eligible, you'll claim the tax credit when you submit your federal income tax returns for 2014. If you're not eligible, you and your employees can keep your coverage, but you won't be eligible for the Small Business Health Care Tax Credit.

You have the option to wait for your official SHOP notice of eligibility before you enroll employees. You're responsible for notifying employees about your offer of SHOP coverage and how to enroll in a health and dental plan through SHOP.

The employee roster

When you enroll in SHOP coverage, you'll have to complete an employee roster. The employee roster provides essential information about each of your employees who will be offered coverage. If the roster information is incorrect, this process may not work smoothly. You should make sure the roster information is correct and up to date.

Enrollment is on a rolling basis

You may enroll in SHOP on a rolling monthly basis — and you decide how long the initial enrollment period will be for your employees. The deadline to enroll is always the 15th of the month for coverage to be effective the 1st of the following month.

For example, if you enroll by April 15th, coverage will begin May 1st. If you enroll between April 16th and April 30th, coverage will begin June 1st.

After you've offered your employees coverage, make sure those who accept the offer submit their enrollment forms to the agent, broker, or insurance company.

How to apply for a SHOP eligibility determination

You can get an eligibility determination one of 3 ways:

1. Go to an agent, broker, or insurance company to help you get, fill out, and mail in the paper application. A Marketplace Navigator or other assister can also help.
2. Fill out and download the paper application yourself from **HealthCare.gov**. The website has instructions for completing the form, and the mailing address is listed on the application.
3. Complete the application by phone through the SHOP Employer Call Center.

The SHOP Marketplace will notify you of your eligibility to participate in the SHOP by phone and e-mail, as well as by mail, if requested. You should be notified 3-5 days after the SHOP Marketplace gets your fully completed application. Plan to keep your eligibility determination notice for your tax records.

The SHOP can only determine whether you're eligible to participate in the SHOP, not whether you can get the tax credit. The IRS will determine if you're eligible for the Small Business Health Care Tax Credit after you file your tax returns.

If the SHOP Marketplace can't determine whether your business is eligible, it will contact you to resolve any outstanding issues. If the SHOP is still unable to resolve these issues, your application may be rejected and you'll be invited to apply again. If you're deemed ineligible for the SHOP Marketplace based on your application, you can apply again or appeal the decision within 90 days of getting your ineligibility notification.

You may be able to claim the Small Business Health Care Tax Credit in 2014

If you meet certain requirements, you may be eligible for the expanded Small Business Health Care Tax Credit if you get coverage through the SHOP. Starting in 2014, the tax credit is worth up to 50 percent of an employer's contributions to premiums for covering its employees and their families. This tax credit helps ease the financial hardship small employers often face when providing employer-sponsored coverage. Since the credit was created by the Affordable Care Act in 2010, small employers have received over \$1 billion in benefits from this tax credit alone.

SHOP online enrollment coming soon in 2014

Starting in fall 2014, you and your employees may be able to apply and enroll in SHOP online for coverage that starts January 2015. That's also when you'll have the option to offer your employees a choice of qualified health plans and be able to make a single monthly payment to insurance companies, no matter how many plans your employees have selected.

Since you can't apply for SHOP coverage on **HealthCare.gov** at this time, you don't have to create an online account. But if you've already created an online account, you can use it as soon as SHOP online enrollment is available for coverage starting in 2015. Until then, you should enroll directly with an agent, broker, or insurance company that offers a SHOP qualified health plan.

Where to get more information

To get more information or help with your SHOP application, you can work with an agent, broker, Navigator, or other assister, or go directly to an insurance company with plans certified by the federally-facilitated SHOP Marketplace. While a Marketplace Navigator can help you fill out an application, they won't be able to complete SHOP enrollment.

To find help in your area, visit **Localhelp.HealthCare.gov**. You can also call the SHOP Small Employer Call Center at 1-800-706-7893 between the hours of 9 a.m. – 7 p.m. Eastern Time. TTY users should call 711 to access the SHOP Call Center.

